

BANCO NACIONAL DE PANAMÁ
ESTADO DE RESULTADO
DE DICIEMBRE 2021 A DICIEMBRE 2022
(En Miles de Balboas)

| | 2021 | 2022 | | | | | | | | | | | | ACUMULADO |
|-------------------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|-----------|-----------|-----------|------------|
| | Diciembre | Enero | Febrero | Marzo | Abril | Mayo | Junio | Julio | Agosto | Septiembre | Octubre | Noviembre | Diciembre | |
| Ingresos Por Intereses | 348,072.82 | 28,092.65 | 26,010.76 | 30,340.00 | 30,149.82 | 33,541.84 | 36,832.79 | 40,529.36 | 43,065.99 | 42,773.70 | 46,009.40 | 48,916.77 | 58,943.70 | 465,206.77 |
| Préstamos | 255,591.06 | 21,341.51 | 19,740.65 | 22,374.40 | 21,920.52 | 22,462.14 | 23,358.64 | 23,496.97 | 23,621.37 | 24,075.50 | 25,674.30 | 25,270.40 | 29,998.69 | 283,335.09 |
| Depósitos | 9,951.14 | 864.75 | 827.37 | 1,399.69 | 2,151.34 | 4,723.72 | 6,724.31 | 9,758.15 | 11,351.96 | 10,289.03 | 12,243.85 | 14,296.21 | 16,325.41 | 90,955.80 |
| Inversiones | 82,372.19 | 5,865.61 | 5,427.77 | 6,542.65 | 6,034.11 | 6,309.06 | 6,698.75 | 7,239.46 | 8,022.48 | 8,361.46 | 8,042.96 | 9,302.73 | 12,567.23 | 90,414.27 |
| Arrendamiento Financiero | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Otros Ingresos | 158.44 | 20.77 | 14.97 | 23.26 | 43.86 | 46.91 | 51.09 | 34.79 | 70.19 | 47.69 | 48.28 | 47.43 | 52.37 | 501.60 |
| Egresos de Operaciones | 86,133.00 | 6,696.17 | 6,180.76 | 6,868.63 | 6,778.11 | 7,378.49 | 7,824.47 | 9,070.28 | 9,509.20 | 10,191.95 | 13,212.16 | 15,195.93 | 17,075.17 | 115,981.32 |
| Intereses Pagados | 84,991.58 | 6,594.93 | 6,086.36 | 6,770.96 | 6,679.92 | 7,272.78 | 7,724.77 | 8,967.29 | 9,457.82 | 10,044.21 | 13,112.61 | 15,093.55 | 16,974.73 | 114,779.92 |
| Comisiones | 1,141.43 | 101.24 | 94.40 | 97.67 | 98.20 | 105.71 | 99.70 | 102.99 | 51.38 | 147.74 | 99.56 | 102.38 | 100.44 | 1,201.40 |
| Ingreso Neto de Intereses | 261,939.82 | 21,396.48 | 19,830.00 | 23,471.37 | 23,371.71 | 26,163.35 | 29,008.32 | 31,459.09 | 33,556.79 | 32,581.75 | 32,797.24 | 33,720.84 | 41,868.53 | 349,225.45 |
| Otros Ingresos | 86,407.42 | 5,886.92 | 8,160.40 | 8,134.05 | 6,091.07 | 5,571.60 | 7,122.82 | 6,076.58 | 7,741.61 | 6,158.30 | 5,755.65 | 4,835.15 | 17,198.53 | 88,732.68 |
| Comisiones | 32,315.34 | 2,482.24 | 2,225.08 | 3,492.07 | 2,465.91 | 2,484.43 | 3,579.13 | 3,151.35 | 5,499.82 | 2,808.63 | 2,846.17 | 3,179.32 | 4,765.13 | 38,979.28 |
| Operaciones con Divisas | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Dividendos | 763.05 | 15.51 | 0.00 | 51.16 | 3.41 | 14.93 | 51.16 | 282.15 | 51.16 | 14.93 | 0.00 | 0.00 | 680.59 | 1,165.00 |
| Otros Ingresos | 53,329.03 | 3,389.17 | 5,935.31 | 4,590.82 | 3,621.75 | 3,072.24 | 3,492.54 | 2,643.08 | 2,190.63 | 3,334.74 | 2,909.48 | 1,655.83 | 11,752.81 | 48,588.41 |
| Ingresos de Operaciones | 348,347.24 | 27,283.40 | 27,990.40 | 31,605.42 | 29,462.77 | 31,734.96 | 36,131.14 | 37,535.67 | 41,298.40 | 38,740.05 | 38,552.89 | 38,555.99 | 59,067.06 | 437,958.14 |
| Egresos Generales | 187,325.17 | 13,304.63 | 13,642.28 | 14,682.67 | 13,973.10 | 15,662.00 | 15,218.20 | 14,852.94 | 16,305.18 | 16,124.82 | 16,241.15 | 16,258.95 | 22,294.10 | 188,560.02 |
| Gastos Administrativos | 103,216.31 | 8,635.46 | 8,506.23 | 8,547.10 | 8,723.87 | 9,430.25 | 8,802.59 | 9,077.15 | 8,985.33 | 8,602.40 | 8,806.26 | 8,830.85 | 9,591.20 | 106,538.69 |
| Gastos Generales | 58,702.25 | 2,470.90 | 2,932.48 | 3,768.25 | 2,880.22 | 3,796.86 | 4,059.17 | 3,437.26 | 5,144.80 | 5,313.02 | 4,784.75 | 5,403.93 | 11,723.69 | 55,715.35 |
| Gastos de Depreciación | 24,989.75 | 2,196.99 | 2,201.38 | 2,366.32 | 2,361.90 | 2,431.48 | 2,354.05 | 2,337.62 | 2,172.59 | 2,122.28 | 2,083.38 | 2,022.89 | 976.85 | 25,627.71 |
| Otros Gastos | 416.84 | 1.28 | 2.19 | 0.99 | 7.11 | 3.41 | 2.39 | 0.91 | 2.46 | 87.12 | 566.76 | 1.28 | 2.36 | 678.27 |
| Utilidad antes de Provisiones | 161,022.07 | 13,978.77 | 14,348.11 | 16,922.75 | 15,489.67 | 16,072.95 | 20,912.94 | 22,682.72 | 24,993.21 | 22,615.24 | 22,311.74 | 22,297.04 | 36,772.97 | 249,398.12 |
| Provisiones por Cuentas Malas | 39,011.78 | 3,911.94 | 5,556.12 | 4,927.32 | 3,193.84 | 4,028.01 | 2,836.87 | 1,278.59 | 2,254.62 | 4,434.97 | 2,506.08 | 3,501.22 | 15,821.72 | 54,251.31 |
| Utilidad del Periodo | 122,010.29 | 10,066.83 | 8,791.99 | 11,995.43 | 12,295.83 | 12,044.94 | 18,076.07 | 21,404.14 | 22,738.59 | 18,180.26 | 19,805.66 | 18,795.82 | 20,951.25 | 195,146.80 |